

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. – 49. (Cancelled)

50. (Currently amended) A method for image based transactions, comprising, the steps of:

~~receiving at a first location cash having a front face and a back face;~~

~~scanning via a first computer software process executing on an imaging station computer hardware device the a front face and the a back face of the cash to create received for deposit at a first location and creating via the first computer software process executing on the imaging station computer hardware device an electronic validation of deposited cash;~~

~~transmitting by a second computer software process executing on the imaging station computer hardware device the electronic validation of deposited cash from the first location via an imaging server to an image database at a second location; and~~

~~processing a transaction at the second location with the electronic validation of deposited cash via at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database.~~

51. (Previously presented) The method of claim 50, further comprising the step of displaying an image of the scanned cash on a terminal display at the first location to provide confirmation to a customer that the deposit has been accepted.

52. (Previously presented) The method of claim 51, further comprising separately entering the amount of the cash which has been scanned, comparing the amount entered with the amount

scanned, and if the scanned amount matches the entered amount, conducting the processing of the transaction.

53. (Currently amended) A system for conducting image based transactions, comprising:

~~means for accepting as a deposited item at a first location cash having a front face and a back face;~~

~~a scanner located at a first location and configured for scanning~~ a first computer software process executing on an imaging station computer hardware device that scans the a front face and the a back face of the cash accepted as a deposited item at a first location, for creating and creates an image of the deposited cash;

~~means for transmitting~~ a second computer software process executing on the imaging station computer hardware device that creates and transmits an electronic validation of deposited cash from the first location via an imaging server to an image database at a second location;

~~means for receiving the transmitted electronic validation of deposited cash, said means for receiving being located at the second location; and~~

~~means for processing~~ at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database, via which a transaction with the electronic validation of deposited cash is processed at the second location.

54. (Currently amended) The system of claim 53, further comprising a display ~~means~~ screen of the imaging station computer hardware device located at the first location for displaying that displays an image of the scanned cash, for providing and provides visual confirmation to a customer that the deposit has been accepted.

55. (Currently amended) A method for image based transactions, comprising the steps of:

~~receiving at a first location a check having a front face and a back face, wherein the check is an original paper check;~~

~~scanning via a first computer software process executing on an imaging station computer hardware device the a front face and the a back face of the an original paper check to create received for deposit at a first location and creating via the first computer software process executing on the imaging station computer hardware device a deposited check;~~

~~transmitting by a second computer software process executing on the imaging station computer hardware device an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and~~

~~processing a transaction at the second location with the scanned image of the deposited check via at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database, whereby without pickup of the original paper check received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.~~

56. (Previously presented) The method of claim 55, wherein said processing comprises crediting a deposit in the amount of the check to a customer's account.

57. (Previously presented) The method of claim 56, further comprising displaying an image of the scanned check on a terminal display at the first location to provide confirmation to a customer that the deposit has been accepted.

58. (Previously presented) The method of claim 55, wherein the scanning is conducted on the check and further comprising recreating the image of the scanned deposited check onto paper.

59. (Previously presented) The method of claim 58, wherein said recreating of the check onto paper further comprises cutting the paper to the size of a check.
60. (Previously presented) The method of claim 59, wherein said recreating of the check onto paper is done at the second location.
61. (Previously presented) The method of claim 55, wherein said first location is an automatic teller machine, owned and operated by a bank for its customers, having a scanner and display, and the method further comprising storing the scanned check in the automatic teller machine.
62. (Previously presented) The method of claim 58, further comprising recreating the scanned deposited check into a paper image which is Magnetic Image Character Recognition (MICR) encoded.
63. (Previously presented) The method of claim 55, further comprising separately entering the amount on the check which has been scanned, comparing the amount entered with the amount scanned, and if the scanned amount matches the entered amount, conducting the processing of the transaction.
64. (Previously presented) The method of claim 55, further comprising composing, encrypting and digitally signing the check before the transmission to the second location for processing.
65. (Previously presented) The method of claim 55, wherein said first location is an automatic teller machine, owned and/or operated by someone other than the owner of the second location.
66. (Previously presented) The method of claim 55, wherein said first location is a branch of a bank.
67. (Previously presented) The method of claim 55, wherein said first location is a retail business location.

68. (Previously presented) The method of claim 55, wherein said first location is a business.
69. (Previously presented) The method of claim 55, wherein said first location is outside the United States.
70. (Previously presented) The method of claim 55, further comprising voiding said check at the first location by printing on the check or destroying the check.
71. (Previously presented) The method of claim 55, further comprising endorsing the check.
72. (Previously presented) The method of claim 63, further comprising transmitting the image to another location to display to an operator for resolution if the amounts entered and scanned differ.
73. (Previously presented) The method of claim 55, further comprising comparing the information on the check to information contained in a file of indicators of potential loss.
74. (Previously presented) The method of claim 55, further comprising maintaining a file of payor bank preferences for how the payor bank will receive presentment, and processing the transaction in accordance with the preferences.
75. (Previously presented) The method of claim 74, further comprising using the information in the payor bank preference file to determine whether presentment will be by paper, Extended Capabilities Port (ECP), image, or Automatic Clearing House (ACH).
76. (Previously presented) The method of claim 55, further comprising maintaining a file of routing preferences, and processing the transaction in accordance with the preferences.
77. (Currently amended) A system for conducting image based transactions, comprising:
- ~~means for accepting as a deposited item at a first location a check having a front face and a back face, wherein the check is an original paper check;~~
- a first computer software process executing on a scanner computer hardware device
located at a first location ~~and configured for scanning that scans the~~ a front face and ~~the~~ a back

face of ~~the~~ an original paper check, for creating accepted as a deposited item at a first location and creates an image of a deposited check;

~~means for transmitting~~ a second computer software process executing on the scanner computer hardware device that transmits an image of the scanned deposited check from the first location via an imaging server to an image database at a second location;

~~means for receiving the transmitted image of the scanned deposited check, said means for~~ receiving being located at the second location; and

~~means for processing~~ at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database, via which a transaction with the image of the scanned deposited check is processed at the second location; ~~whereby without~~ pickup of the original paper check received at the first location ~~can be delayed or eliminated,~~ resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

78. (Currently amended) The system of claim 77, ~~further comprising means for processing a~~ wherein said transaction is processed with the same information as if the original was available.

79. (Currently amended) The system of claim 78, wherein said ~~means for processing is for~~ transaction is processed at least in part by crediting a deposit in the amount of the scanned check to ~~a customer's~~ an account of the customer.

80. (Previously presented) The system of claim 79, further comprising a display located at the first location for displaying an image of the scanned check, for providing visual confirmation to a customer that the deposit has been accepted.

81. (Previously presented) The system of claim 77, further comprising a printer adapted for recreating the check as an image on paper, and composited with machine readable regenerated

Magnetic Image Character Recognition (MICR) encoding of the original check's Magnetic Image Character Recognition (MICR) code line data.

82. (Previously presented) The system of claim 81, wherein said printer is located at the second location.

83. (Previously presented) The system of claim 77, further comprising an automatic teller machine having said scanner thereon at the first location, and having a secured container region therein for storing scanned checks in the automatic teller machine.

84. (Previously presented) The system of claim 81, wherein said printer is capable of recreating the scanned image into a paper image which is Magnetic Image Character Recognition (MICR) encoded, and composited with machine-readable regenerated Magnetic Image Character Recognition (MICR) encoding of the original check's Magnetic Image Character Recognition (MICR) code line data

85. (Currently amended) The system of claim 77, further comprising ~~means for separately entering the~~ an input device of the scanner computer hardware device via which entry of an amount on the check which has been scanned is separately received; and ~~means for comparing a third computer software process executing on the scanner computer hardware device that compares the amount entered with the~~ an amount scanned for allowing and allows transmission to conduct processing of the transaction.

86. (Currently amended) The system of claim 77, further comprising ~~means for compressing, encrypting and digitally signing~~ a fourth computer software process executing on the scanner computer hardware device that compresses, encrypts and digitally signs the scanned check before transmission to the second location for processing.

87. (Currently amended) The system of claim 77, ~~wherein said~~ further comprising one of the computer software process executing on the encoder computer hardware device at the second location ~~has means for sending and the computer software process executing on the image database at the second location that sends the information it receives~~ image of the scanned

deposited check received by the image database to a third location for processing within or for another bank.

88. (Currently amended) The system of claim 77, ~~wherein~~ further comprising the computer software process executing on the image database at the second location ~~has means for sending that sends the information it receives~~ image of the scanned deposited check received by the image database to the a Federal Reserve Bank or one of its offices or a clearinghouse as a third location, and the third location has means for creating the images on paper and Magnetic Image Character Recognition MICR encodes them for entry into the check processing system or sending the information to a bank for payment.

89. (Currently amended) The system of claim 77, further comprising ~~means~~ the computer software process executing on the image database at the second ~~for sending~~ location that sends the information it receives image of the scanned deposited check received by the image database directly to the a payor bank or its processing agent or correspondent for payment.

90. (Currently amended) The system of claim 77, further comprising a device having said scanner computer hardware device thereon at the first location, and having a secured container region therein for storing scanned checks at a branch of a bank.

91. (Currently amended) The system of claim 77, further comprising a device having said scanner computer hardware device thereon at the first location, and having a secured container region therein for storing scanned checks at a business.

92. (Currently amended) A method for image based transactions, comprising:

~~receiving at a first location a check having a front face and a back face, wherein the check is an original paper check;~~

scanning via a first computer software process executing on an imaging station computer hardware device the a front face and the a back face of the an original paper check to create received for deposit at a first location and creating via the first computer software process executing on the imaging station computer hardware device a deposited check;

transmitting by a second computer software process executing on the imaging station computer hardware device an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

processing a transaction at the second location with the scanned image of the deposited check via at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database, without verification of ~~the~~ a signature of the a user initiating the transaction, which signature is used to verify that the user is a profiled user with a specified system, ~~whereby and without pickup of the original paper check received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.~~

93. (Previously presented) The method of claim 92, wherein said transaction is cashing the check.

94. (Previously presented) The method of claim 92, wherein said transaction is depositing the check amount in a user's account.

95. (Previously presented) The method of claim 92, wherein said transaction is making a purchase at a vendor, with the vendor location being said first location.

96. (Previously presented) The method of claim 92, wherein said transaction is conducted between unrelated systems, wherein said first location is part of one network and said second location is part of a second network.

97. (Currently amended) A system for conducting image based transactions, comprising:

~~means for accepting as a deposited item at a first location a check having a front face and a back face, wherein the check is an original paper check;~~

a first computer software process executing on a scanner computer hardware device located at a first location and configured for scanning that scans the a front face and the a back face of the an original paper check accepted as a deposited item at a first location, for creating and creates an image of a deposited instrument;

means for transmitting a second computer software process executing on the scanner computer hardware device that transmits an image of the scanned deposited check from the first location via an imaging server to an image database at a second location;

means for receiving the transmitted image of the scanned deposited check, said means for receiving being located at the second location; and

means for processing at least one of a computer software process executing on an edit and validation computer hardware terminal device, a computer software process executing on an encoder computer hardware device, a computer software process executing on an image printer computer hardware device, and a computer software process executing on a sorter/imager computer hardware device, each coupled to the image database, via which a transaction with the image of the scanned deposited check is processed at the second location without verification of the a signature of a user initiating the transaction, which signature is used to verify that the user is a profiled user within a specified system, whereby and without pickup of the original paper check received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

98. (Previously presented) The system of claim 97, wherein said system is configured for conducting cashing of the check.

99. (Previously presented) The system of claim 97, wherein said system is configured for conducting a deposit of the check amount in a user's account.

100. (Previously presented) The system of claim 97, wherein said first location is a vendor location, said second location is a bank location, and said system is configured to allow making a purchase at the vendor location.

101. (Previously presented) The system of claim 97, wherein said first location is part of one network and said second location is part of a second network.

102. (Currently amended) A method for image based transactions, comprising the steps of:

receiving for deposit via a first computer software process executing on a self-service transaction terminal computer hardware device at a first location a check having a front face and a back face, wherein the check is an original paper check;

scanning via a second computer software process executing on the self-service transaction terminal computer hardware device the front face and the back face of the paper check ~~to create~~ and creating via the second computer software process executing on the self-service transaction terminal computer hardware device a deposited check;

marking via a third computer software process executing on the self-service transaction terminal computer hardware device the paper check with an indicia of non-negotiability and storing by the third computer software process executing on the self-service transaction terminal computer hardware device the marked paper check in a depository at the first location;

transmitting by a fourth computer software process executing on the self-service transaction terminal computer hardware device an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

processing a transaction at the second location with the scanned image of the deposited check via a computer software process executing on an edit and validation computer hardware terminal device coupled to the image database; and

~~handling the check received at the first location by one of delaying pickup of the check and eliminating pickup of the check, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.~~

103. (Currently amended) The method of claim 102, ~~wherein handling the check received at the first location~~ further ~~comprises delaying~~ comprising storing the paper check by the third

computer software process executing on the self-service transaction terminal computer hardware device for a pre-determined delay period before pickup of the original paper check.

104. (Currently amended) The method of claim 102, ~~wherein handling the check received at the first location further comprises eliminating~~ comprising storing the paper check by the third computer software process executing on the self-service transaction terminal computer hardware device without pickup of the original paper check.

105. (Currently amended) A system for conducting image based transactions, comprising:

~~means for accepting as~~ a first computer software process executing on a self-service transaction terminal computer hardware device via which a check having a front face and a back face is accepted as a deposited item at a first location ~~a check having a front face and a back face,~~ wherein the check is an original paper check;

a second computer software process executing on a scanner computer hardware device coupled to the self-service transaction terminal computer hardware device located at a the first location and configured for scanning that scans the front face and the back face of the check, for creating and creates an image of a deposited check;

a third computer software process executing on the self-service transaction terminal computer hardware device via which the original paper check is marked with an indicia of non-negotiability and stored in a depository at the first location;

~~means for transmitting~~ a fourth computer software process executing on the self-service transaction terminal computer hardware device that transmits an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

~~means for receiving the transmitted image of the scanned deposited check, said means for receiving being located at the second location;~~

~~means for processing~~ a computer software process executing on an encoder computer hardware device coupled to the image database, via which a transaction with the image of the scanned deposited check is processed at the second location; and

~~means for handling the check received at the first location by one of delaying pickup of the check and eliminating pickup of the check, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.~~

106. (Currently amended) The system of claim 105, ~~wherein the means for handling the check received at the first location further comprise means for delaying~~ comprising the third computer software process executing on the self-service transaction terminal computer hardware device that stores the original paper check for a pre-determined delay period before pickup of the original paper check.

107. (Currently amended) The system of claim 105, ~~wherein the means for handling the check received at the first location further comprises means of eliminating~~ comprising the third computer software process executing on the self-service transaction terminal computer hardware device that stores the original paper check without pickup of the original paper check.

108. (Currently amended) A method for image based transactions, comprising:

receiving for deposit via a first computer software process executing on a self-service transaction terminal computer hardware device at a first location a check having a front face and a back face, wherein the check is an original paper check;

scanning via a second computer software process executing on the self-service transaction terminal computer hardware device the front face and the back face of the original paper check to create and creating via the second computer software process executing on the self-service transaction terminal computer hardware device a deposited check;

marking via a third computer software process executing on the self-service transaction terminal computer hardware device the original paper check with an indicia of non-negotiability and storing by the third computer software process executing on the self-service transaction terminal computer hardware device the marked original paper check in a depository at the first location;

transmitting by a fourth computer software process executing on the self-service transaction terminal computer hardware device an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

processing via a computer software process executing on an image printer computer hardware device coupled via a check imaging server to the image database a transaction at the second location with the scanned image of the deposited check without verification of the a signature of the a user initiating the transaction, which signature is used to verify that the user is a profiled user with a specified system; and

~~handling the check received at the first location by one of delaying pickup of the check and eliminating pickup of the check, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.~~

109. (Currently amended) The method of claim 108, ~~wherein handling the check received at the first location~~ further ~~comprises delaying~~ comprising storing the paper check by the third computer software process executing on the self-service transaction terminal computer hardware device for a pre-determined delay period before pickup of the original paper check.

110. (Currently amended) The method of claim 108, ~~wherein handling the check received at the first location~~ further ~~comprises eliminating~~ comprising storing the original paper check by the third computer software process executing on the self-service transaction terminal computer hardware device without pickup of the original paper check.

111. (Currently amended) A system for conducting image based transactions, comprising:

~~means for accepting a first computer software process executing on a self-service transaction terminal computer hardware device via which a check having a front face and a back face is accepted~~ as a deposited item at a first location ~~a check having a front face and a back face,~~ wherein the check is an original paper check;

a second computer software process executing on a scanner computer hardware device coupled to the self-service transaction terminal computer hardware device located at a the first location and configured for scanning that scans the front face and the back face of the check, for creating and creates an image of a deposited instrument check;

a third computer software process executing on the self-service transaction terminal computer hardware device via which the original paper check is marked with an indicia of non-negotiability and stored in a depository at the first location;

means for transmitting a fourth computer software process executing on the self-service transaction terminal computer hardware device that transmits an image of the scanned deposited check from the first location via an imaging server to an image database at a second location; and

means for receiving the transmitted image of the scanned deposited check, said means for receiving being located at the second location;

means for processing a computer software process executing on a sorter/imager computer hardware device coupled to the image database via which a transaction with the image of the scanned deposited check is processed at the second location without verification of the a signature of a user initiating the transaction, which signature is used to verify that the user is a profiled user within a specified system; and

means for handling the check received at the first location by one of delaying pickup of the check and eliminating pickup of the check, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

112. (Currently amended) The system of claim 111, ~~wherein the means for handling the check received at the first location further comprise means for delaying~~ comprising the third computer software process executing on the self-service transaction terminal computer hardware device that stores the original paper check for a pre-determined delay period before pickup of the original paper check.

113. (Currently amended) The system of claim 111, ~~wherein the means for handling the check received at the first location further comprises means of eliminating~~ comprising the third computer software process executing on the self-service transaction terminal computer hardware device that stores the paper check without pickup of the original paper check.